

Surety Life Insurance Company

Reasonableness and Consistency of Assumptions Certification for Equity Indexed Annuities

I, Errol Cramer, F.S.A., am the Appointed Actuary of the Surety Life Insurance Company and a member of the American Academy of Actuaries. I have reviewed the assumptions underlying the values assigned to all equity options used in the determination of statutory reserves for all equity indexed annuity products issued or reinsured by Surety Life Insurance Company and reported in the statutory financial statement as of March 31, 2009. The assumptions used to determine such option market values are:

1. Reasonable in light of current economic conditions as of the date of valuation, and
2. Are consistent with the comparable assumptions used to determine the statement value of any derivative instruments used to hedge the equity indexed based obligations embedded in the equity indexed annuities subject to this certification.



Errol Cramer
Appointed Actuary

Date: April 16, 2009

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